दौरान दी गई सहायता का ब्यौरा निम्नलिखित है :—

(करोड़ रुपए)

	बिल पुनर्भुनाई योजना	प्रत्यक्ष भुनाई योजना	कुल
1991–92	10.22	1.81	12.03
1992–93	11.65	0.85	12.50
1993–94	7.81	2.70	10.51

(ख) और (ग) भारतीय औद्योगिक विकास बैंक द्वारा ऐसे आंकड़े नहीं रखे जाते।

(घ) भारतीय औद्योगिक विकास बैंक ने सूचित किया है कि बिल पुनर्भुनाई योजना और प्रत्यक्ष भुनाई योजना दोनों ही निरन्तर चलने वाली योजनाएं हैं और जारी रहेंगी।

Debt Recovery of Public Sector Banks

929. SHRIMATI KAMALA SINHA:

DR. BAPU KALDATE:

Will the Minister of FINANCE be pleased to state:

(a) what is the percentage of debt recovery by the public sector banks in the country during 1993 and 1994 (till date) as against the anticipated recovery;

(b) what are the reasons for shortfall in the debt recovery;

(c) how does Government think that liberalisation and competition with foreign banks has been responsible for shortfall in the debt recovery by the public sector banks; and

(d) the manner in which Government propose to improve the situation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) to (d) The percentage of overdues of public sector banks in respect of all sectors as on March 1993 and September 1993 (latest available) was 18.25% and 19.59% respectively. All the nationalised banks have signed a Memorandum of Understanding (MOU) with RBI according to which recovery is one of major aspects of the same. In the MOU, the recovery of non-performing assets by constituting a recovery cell' has been agreed to' RBI has reported that the non-performing assets of nationalised banks was 24.4% provisional of total advances as at the end of March 1994. RBI monitor regularly the recovery of direct agricultural advances of public sector banks. Available data on recovery of direct agricultural advances of public sector banks reveals that recovery performance registered a marginal improvement from 54% as at the end of June 1992 to 54.3% as at the end of June 1993 (latest available). RBI have taken various steps to improve the recovery performance of the commercial banks in respect of their advances to various sectors. The effective performance in this regard is looked into by RBI primarily during the inspection carried out at periodic intervals. The non-performing assets of commercial banks commented in the inspection report is closely monitored emphasising among other, the need for better recovery performance during the time of discussion with the Chairmen & Managing Directors of the concerned banks. In addition, RBI has also prescribed prudential norms regarding capital adequacy, income recognition, assets classification and provisioning, so as to improve the assets quality of banks.

गुजरात स्थित लघु उद्योगों को ऋण दिया जाना

930. **श्री राजूभाई ए० परमार :** क्या **वित्त** मंत्री यह बताने की कृपा करेंगे कि :

(क) गत तीन वर्षों के दौरान और चालू वर्ष में अब तक गुजरात में लघु उद्योगों को सार्वजनिक क्षेत्र के बैंकों द्वारा ऋण के रूप में क्या कोई धनराशि प्रदान की गई है ;

(ख) यदि हां, तो उक्त अवधि के दौरान प्रदान किए गए ऋण का वर्षवार ब्यौरा क्या है ;

(ग) क्या राज्य के लघु क्षेत्र अन्य राज्यों की तुलना में बैंक ऋणों को लौटाने की बेहतर स्थिति में हैं ; और

(घ) यदि हां, तो तत्संबंधी ब्यौरा क्या है ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति) : (क) और (ख) भारतीय रिजर्व बैंक ने सूचित किया है कि जून 1993 को समाप्त गत तीन वर्षों के लिए गुजरात में सरकारी क्षेत्र के बैंकों द्वारा लघु उद्योगों को दिए गए ऋण नीचे दिए गए हैं :—

(करोड़ रुपए)

वर्ष	संवितरित राशि
1990–91	202.89
1991–92	240.33
1992–93	231.04

(ग) और (घ) भारतीय रिजर्व बैंक द्वारा ऐसे आंकड़े नहीं रखे जाते हैं ।

New Schemes by NABARD

931. SHRI RAJUBHAI A. PARMAR : Will the Minister of FINANCE be pleased to state :

(a) the amount of refinance under schematic lending disbursed by NABARD to Gujarat during the last two years, purpose-wise; and

(b) the schemes launched/proposed by NABARD during the current year ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASEKHARA MURTHY) : (a) and (b) The purpose-wise amount of refinance disbursed by National Bank for Agriculture and Rural Development (NABARD) under schematic lending Gujarat during the last two years is indicated in statement-I. (*see-below*). The details of the purpose-wise allocation of NABARD's refinance for the year 1994-95 for the State of Gujarat is indicated in statement-II.

Statement-I

The purpose-wise amount of refinance under schematic lending disbursed by NABARD in Gujarat during 1992-93 & 1993-94

(Rs. in lakhs)

Purpose	Amount of refinance disbursed	
	1992-93	1993-94
1	2	3
Minor Irrigation	2119	2466
Land Development	57	116
Farm Mechanisation	3989	5503
Plantation/Horticulture	37	81
Poultry/Sheep/Piggery/Goat	46	96
Fisheries	103	99
Dairy Development	834	1343
Storage & Market Yards	439	947